

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: Joseph W Suarez  
7840 Overland Trail  
Delaware, OH 43015

Case No: 17-50809

Chapter 13

Judge: John E. Hoffman Jr.

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The above case having been COMPLETED on March 30, 2022. the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been negotiated. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the date the last payment is due under the terms of the confirmed plan.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.ch13columbus.com/forms](http://www.ch13columbus.com/forms).

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 1600  
COLUMBUS, OH 43215-3419  
(614)420-2555

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AND CASE HISTORY

The Case was commenced on February 15, 2017.  
The plan was confirmed on December 01, 2017.  
The Case was concluded on March 30, 2022.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been negotiated. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 35,287.26

DISBURSEMENTS TO CREDITORS:  
DIVIDEND TO UNSECURED: 12.75%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Bank of America 00005 UNSECURED	Not filed	0.00	0.00	0.00
BRIAN D WOOD ESQ 00015 ADD'L ATTY FEES W/PERMO PER DWP	1,850.00	1,850.00	0.00	0.00
CAPITAL ONE AUTO FINANCE 00001 DEFICIENCY BALANCE	Surrendered	0.00	0.00	0.00
CAVALRY SPV I LLC 00013 UNSECURED	601.94	601.94	0.00	0.00
CAVALRY SPV I LLC 00012 UNSECURED	228.74	228.74	0.00	0.00
CAVALRY SPV I LLC 00011 UNSECURED	140.25	140.25	0.00	0.00
DISCOVER BANK 00009 UNSECURED	2,459.93	2,459.93	0.00	0.00
Joseph W Suarez 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
Joseph W Suarez 00000 DEBTOR REFUND	503.35	503.35	0.00	0.00
LVNV FUNDING LLC 00008 UNSECURED	1,920.76	1,920.76	0.00	0.00
PARK NATIONAL BANK 00002 SECURED-PMSI	16,795.04	16,795.04	1,335.58	0.00
PNC BANK NA 00003 SECURED	Paid by Debtor	0.00	0.00	0.00
PNC BANK NATIONAL ASSOCIATION 00004 SECURED	Paid by Debtor	0.00	0.00	0.00

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 17-50809 Joseph W Suarez

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
PNC BANK NATIONAL ASSOCIATION 00010 UNSECURED	2,270.86	2,270.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES LLC 00007 UNSECURED	2,495.63	2,495.63	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES LLC 00006 UNSECURED	354.57	354.57	0.00	0.00
SYNCHRONY BANK/PAYPAL 00014 UNSECURED	Not filed	0.00	0.00	0.00
Previously refunded during pendency of case	503.35	503.35		
Debtor refund to be issued upon the approval of the Final Report and Account	234.43	234.43		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	16,795.04	1,850.00	82,138.70	0.00	737.78	101,521.52
PRIN PAID	16,795.04	1,850.00	10,472.68	0.00	737.78	29,855.50
INT PAID	1,335.58	0.00	0.00	0.00		1,335.58
					TOTAL PAID:	31,191.08

**OTHER DISBURSEMENT UNDER ORDER OF COURT:**

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
BRIAN D WOOD ESQ	0.00	0.00
RONALD K NIMS ESQ (PRIOR ATTY)	2,546.68	2,546.68

**COURT AND OTHER EXPENSES OF ADMINISTRATION:**

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
2,052.85	0.00	0.00	2,052.85

Dated: 04/12/2022

/s/ Faye D. English

FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

The Chapter 13 Trustee's account will be filed with the Court after all checks issued by the Trustee have been negotiated. No notice will be given of the filing of the Final Report as this notice is intended to comply with FRBP 5009 (a).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
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<b>CERTIFICATE OF SERVICE</b>
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I hereby certify that a copy of the foregoing Chapter 13 Trustee's Certification of Final Payment and Case History was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **first class mail** on 4/12/2022 addressed to:

Joseph W Suarez  
7840 Overland Trail  
Delaware, Oh 43015

ALL PARTIES IN ATTACHED MATRIX

/s/Faye D. English

Faye D. English (0075557), Chapter 13 Trustee  
1750809

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 17-50809 Joseph W Suarez

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**Creditor Matrix for Case Number 17-50809**

Capital One Auto Finance AIS Portfolio Services, LP 4515 N Santa Fe Ave, Dept. APS Oklahoma City, OK 731180000  
Capital One Auto Finance Ascension Capital Group P.O. Box 165028 Irving, TX 750160000  
North Orange Homeowners' Association, I , 000000000  
PNC Bank, National Association PO Box 94982 Cleveland, OH 441010000  
Bank of America PO Box 15019 Wilmington, DE 198865019  
CBNA/Best Buy PO Box 6497 Sioux Falls, SD 571170000  
CBNA/The Home Depot PO Box 6497 Sioux Falls, SD 571170000  
Capital One (p) PO Box 30285 Salt Lake City, UT 841300285  
Capital One Auto Finance c/o AIS Portfolio Services, LP 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 731180000  
Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 105950000  
CitiCards CBNA PO Box 6241 Sioux Falls, SD 571176241  
Discover PO Box 742655 Cincinnati, OH 452742655  
Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 430543025  
LVNV Funding, LLC its successors and assigns assignee of Citibank, N.A. Resurgent Capital Services Greenville, SC 2960305  
PNC Bank, N.A. 222 Delaware Ave Wilmington, DE 198990000  
PNC Bank, N.A. PO BOX 94982 Cleveland, OH 441010570  
PNC Bank, National Association Attn: Bankruptcy Dept. 3232 Newmark Drive Miamisburg, OH 453420000  
Park National Bank 4550 Eastgate Blvd Cincinnati, OH 452450000  
Park National Bank 50 N Third St Newark, OH 430550000  
Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 235410000  
Synchrony Bank/Discount Tire PO Box 965033 Orlando, FL 328965033  
Synchrony Bank/PayPal Attention: President PO Box 960061 Orlando, FL 328960061  
Synchrony Bank/Rite Rug PO Box 960061 Orlando, FL 328960061  
Synchrony Bank/Value City Furniture PO Box 965036 Orlando, FL 328965036  
Brian D. Wood Wood & Brewer, LLC 705 Lakeview Plaza Blvd Worthington, OH 430850000  
Joseph W Suarez 7840 Overland Trail Delaware, OH 430150000